

**EXPORT-IMPORT BANK OF THE UNITED STATES**  
**APPLICATION FOR APPROVAL OF AN EXPORTER UNDER**  
**a BANK DEDUCTIBLE (EBD) or FINANCIAL INSTITUTION SUPPLIER CREDIT (EBS, EBM)**  
**or UMBRELLA (EUS) POLICY**

We, \_\_\_\_\_, in compliance with the conditions of our Policy No. \_\_\_\_\_, request your approval of the  
(Policyholder or Administrator Name)

Exporter named below and submit the following confidential information to enable you to grant such approval.

1. Name of Brokerage (if any, if none insert "none"): \_\_\_\_\_  
Name of Contact: \_\_\_\_\_ Broker #: \_\_\_\_\_  
E-Mail \_\_\_\_\_ Fax \_\_\_\_\_ Phone \_\_\_\_\_
2. Name of Exporter: \_\_\_\_\_ Contact: \_\_\_\_\_
3. Address of Exporter, include 9 digit Zip Code: \_\_\_\_\_  
E-Mail: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_
4. Background summary of Exporter:
  - a) Date Incorporated: \_\_\_\_\_ b) Total Annual Sales: \_\_\_\_\_ c) Years Exporting on Credit: \_\_\_\_\_
  - d) Number of Employees: \_\_\_\_\_ e) Standard Industrial Classification (SIC) Code (if known): \_\_\_\_\_
  - f) Indicate (not required) if owned by a ☐ Woman, or an ☐ Ethnic Minority, describe \_\_\_\_\_
  - g) Tax ID No.: \_\_\_\_\_ h) DUNS No.: \_\_\_\_\_ i) Congressional District: \_\_\_\_\_
5. a) Name of any parent, subsidiary or affiliate Exporter also engaged in exporting \_\_\_\_\_  
b) If you wish us to consider adding subsidiaries, branches or affiliates as Additional Named Insureds under your policy, provide full legal name and address below for each Additional Named Insured.  

| <u>Name</u> | <u>Address</u> |
|-------------|----------------|
| _____       | _____          |
| _____       | _____          |
6. How long and in what capacity have you been doing business with the Exporter: \_\_\_\_\_
7.

| <u>Products to be Exported</u> | <u>Percent of Total Export Volume</u> |
|--------------------------------|---------------------------------------|
| _____                          | _____ %                               |
| _____                          | _____ %                               |

  - b) Are products listed on the United States Munitions List? (part 121 of Title 22 of the Code of Federal Regulations) ☐ Yes ☐ No
  - c) Are the products ☐ New ☐ Used? (If used, attach Used Equipment Questionnaire.)
  - d) Are the products manufactured by the exporter ☐ Yes ☐ No ( explain): \_\_\_\_\_  
If no, attach a list of products with the suppliers' names and addresses. ☐ Attached  
If yes, does more than 49% of the product value (exclusive of markup) originate outside the U.S.? ☐ No ☐ Yes (explain): \_\_\_\_\_
  - e) Is any value added to the product after export from the U.S. but before delivery to your foreign buyer? ☐ No ☐ Yes (explain): \_\_\_\_\_
  - f) Will any shipments be made by you or your subsidiaries or affiliates listed above from countries other than the United States?  
☐ No ☐ Yes (explain): \_\_\_\_\_
  - g) Does the exporter use, or has it ever used, a finder, agent or representative (other than employees) to obtain foreign business, represent their interests or collect accounts from foreign buyers? ☐ Yes ☐ No  
If yes, list names and addresses of each such agent on a separate sheet. ☐ Attached
8.

| <u>Buyer Type</u>       | <u>No. of Accounts</u> | <u>Usual Terms of Sale for Each Type</u> | <u>Percent of Total Volume</u> |
|-------------------------|------------------------|--|--------------------------------|
| Manufacturers           | _____                  | _____                                    | _____ %                        |
| Wholesalers/Retailers   | _____                  | _____                                    | _____ %                        |
| Dealers or Distributors | _____                  | _____                                    | _____ %                        |

|  |       |       |         |
|--|-------|-------|---------|
| End-Users  | _____ | _____ | _____ % |
| Non-Sovereign Government<br>Departments/Agencies | _____ | _____ | _____ % |
| Sovereign Government<br>Departments/Agencies     | _____ | _____ | _____ % |

9. Export sales for the past three years: \_\_\_\_\_

|              |          |          |          |
|--------------|----------|----------|----------|
| L/C Terms    | \$ _____ | \$ _____ | \$ _____ |
| Credit Terms | \$ _____ | \$ _____ | \$ _____ |
| Total        | \$ _____ | \$ _____ | \$ _____ |

10. Export losses during the past three years: Explanation of Loss (specify reason, country, buyer) and recovery efforts taken

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

11. Aging of foreign receivables (current and overdue) as of \_\_\_\_\_ (Date)

|               |                      |             |  |              |
|---------------|----------------------|-------------|--|--------------|
| \$ _____      | \$ _____             | \$ _____    | \$ _____   | \$ _____     |
| Current       | 1-60 Days            | 61-120 Days | 121-180 Days   | 181-360 Days |
|               | Past Due             | Past Due    | Past Due   | Past Due     |
| \$ _____      | \$ _____             |             |  |              |
| Over 361 Days | Total                |             | Total No. of Foreign Buyers Past Due _____   |              |
| Past Due      | Current and Past Due |             | (NOTE: for EBS, EBM policies, total foreign receivables<br>past due over 90 days may not exceed \$200,000) |              |

12. Have any obligations been rescheduled during the last 12 months? ☐ Yes ☐ No

If yes attach a separate sheet giving details. ☐ Attached

13. Anticipated Total Export Sales for next 12 months: Confirmed Irrevocable Letters of Credit \$ \_\_\_\_\_

Unconfirmed Irrevocable Letters of Credit \$ \_\_\_\_\_

*For Umbrella policies, it is expected that total export volume will be insured,* All Other Credit Terms \$ \_\_\_\_\_

*with the exclusion of confirmed irrevocable letter of credit sales.* Total \$ \_\_\_\_\_

14. For **Umbrella** and **Bank Deductible Policies**: please complete attachments to this application

Both Past and Anticipated "Summary of Total Export Sales." ☐ Attached

15. Summary of Anticipated High Credit Outstanding, excluding subsidiaries:

| High Credit<br>Outstanding | No. of<br>Accounts | High Credit<br>Outstanding | No. of<br>Accounts |
|----------------------------|--------------------|----------------------------|--------------------|
| \$ 0 -- \$10,000           | _____              | \$ 75,001 -- \$ 100,000    | _____              |
| \$10,001 -- \$20,000       | _____              | \$ 100,001 -- \$ 300,000   | _____              |
| \$20,001 -- \$30,000       | _____              | \$ 300,001 -- \$ 500,000   | _____              |
| \$30,001 -- \$40,000       | _____              | \$ 500,001 -- \$1,000,000  | _____              |
| \$40,001 -- \$50,000       | _____              | \$1,000,001 and over       | _____              |
| \$50,001 -- \$75,000       | _____              | Totals                     | _____              |

16. a) For **Umbrella** or **Bank Deductible Policies**: Maximum export receivables outstanding at any time during the next 12 months: \$ \_\_\_\_\_

b) For **Financial Institution Supplier Credit Policies**: Maximum financed export receivables outstanding at any time during the next 12 months: \$ \_\_\_\_\_

17. Please provide the following:

For **all policies**:

- Exporter's 2 most recent fiscal years' audited or signed unaudited financial statements (with notes if available).
- A credit agency report dated within 6 months of the application or attach check for \$35 payable to Ex-Im Bank.
- The exporter must indicate: Have you ever applied for, or received the benefit of, a U.S. Small Business Administration or Ex-Im Bank program such as a Working Capital Loan Guarantee or Insurance Policy? ☐ No ☐ Yes (describe agency, program, outcome and

status):\_\_\_\_\_.

Plus for **Umbrella and Bank Deductible** policies only add:

- Descriptive product brochures (if available).
- Resumes of persons responsible for international credit evaluation
- A reference letter dated within 6 months of the application from the exporter's principal bank (preferably a bank which has a lending facility).
- 2 trade references dated within 6 months of the application from the exporter's principal commercial suppliers.
- Completed Credit and Collection Procedures Questionnaire (Attached).

Plus for **Financial Institution Supplier Credit** policies only below:

- The policyholder must indicate: Do you desire (check one) Documentary cover ☐ or Non-Documentary cover ☐

If the exporter desires an "Enhanced Assignment" or the bank policyholder desires "documentary" cover the financial statements must be as follows:

Limit of Liability

\$500,000 or less

\$500,001 - \$999,999

\$1,000,000 or more

Minimum Requirement

signed by an authorized officer for the applicant

reviewed by a CPA with notes attached

audited by a CPA with opinion and notes

**NOTE:** Refer to Ex-Im Bank's **Short Term Credit Standards** (EIB99-09) for Exporters: New Policies and Enhanced Assignments to determine the likelihood of approval of a policy and for the "Enhanced Assignment" or "Documentary" cover.

**18. The Exporter (it) CERTIFIES and ACKNOWLEDGES to the Ex-Im Bank (the Bank) that:**

- a) it is (check one): 1) ☐ a corporation organized and **existing under the laws of the United States**, or a jurisdiction thereunder, or  
2) ☐ an individual or partnership **resident in** the United States; or  
3) ☐ a foreign corporation, partnership or individual **registered to do business in** the United States, **OR**  
4) ☐ it has received a **written** statement of exception from the Bank and **attached** it to this certification, permitting participation in the transaction despite an inability to make certifications 1, 2 or 3.
- b) to the best of its knowledge and belief, the products\* and services to be exported in the transaction described in this application are principally **for use as indicated below**. When a sale is made to entities such as distributors primarily for resale, the principal user is considered to be the original purchaser (the distributor), and item (1) should be checked. If, however, it has knowledge or reason to believe that the products will be re-exported from the original buyer's country, please complete item (2): (1) ☐ By the buyer in the country specified above. (2) ☐ If not, name the country (ies) **where** products will be principally used: \_\_\_\_\_ and **by whom**: \_\_\_\_\_.

\* Note: The Borrower, Guarantor, Buyer and End User must be foreign entities in countries for which Ex-Im is able to provide support, see Ex-Im's Country Limitation Schedule (CLS) at [www.exim.gov](http://www.exim.gov). There may not be trade measures against them under Section 201 of the Trade Act of 1974, see <http://dockets.usitc.gov/eol/public/> click on 201. There may not be trade sanctions in force against them. For a list of products and countries with Anti-Dumping or Countervailing Duty sanctions see <http://205.197.120.60/oinv/sunset.nsf/AllDocID/96DAF5A6C0C5290985256A0A004DEE7D>.

- c) 1) neither it nor its principals has been within the past 3 years:
- a) debarred, suspended or declared ineligible from participating in or voluntarily excluded from participation in a Covered Transaction or
  - b) formally proposed for debarment, with a final determination still pending;
  - c) indicted, convicted or had a civil judgement rendered against them for any of the offenses listed in the **Government Wide Nonprocurement Debarment and Suspension Regulations; Common Rule** which defines Covered Transaction.
  - d) It certifies that it is **not delinquent** on any amounts due and owing to the U.S. Government, its agencies or instrumentalities as of the date of this application. **OR**
- 2) It has received a **written** statement of exception from the Bank and **attached** it to this certification, permitting participation in the transaction despite an inability to make certifications a through d..
- It further certifies that it has not and will not knowingly enter into any agreements in connection with the transaction with any individual or entity that has been subject to a, b or c above.
- d) it will complete and submit **Form-LLL, Disclosure Form to Report Lobbying** if, to the best of its knowledge and belief, **any funds have been paid or will be paid** to any person in connection with this application for influencing or attempting to influence:
- 1) an officer or employee of any U.S. Government agency, or
  - 2) a Member of Congress or a Member's employee, or
  - 3) an officer or employee of Congress. *This does not apply to commissions paid by the Bank to insurance brokers.*
- e) it has not, and will not, engage in any activity in connection with this Policy that is a violation of the **Foreign Corrupt Practices Act of 1977** (15 USC Sec. 78dd-1, et seq.) which provides for civil and criminal penalties against individuals who directly or indirectly make or facilitate corrupt payments to foreign officials to obtain or keep business. To the best of its knowledge, the performance by the parties of their respective obligations covered or to be covered under this Policy does not and will not violate any applicable law.
- f) 1) the information being requested is done so under authority of the **Export-Import Bank Act of 1945** (12 USC 635 et. seq.);

- 2) providing the information is mandatory. **Failure to do so** may result in the Bank being unable to determine eligibility for the Policy. The information provided will be reviewed to determine if the participants' ability to perform and pay under the Policy.
- 3) the Bank may not require the information and applicants are not required to respond unless a currently valid OMB control number is displayed on this form (see upper right of each page);
- 4) the information provided will be held confidential subject to the **Freedom of Information Act** (5 USC 552) and the **Privacy Act of 1974** (5 USC 552a), except as required to be disclosed under applicable laws;
- 5) transfer of financial records included in this application to private parties or another U.S. Government authority will not be authorized except as permitted under the **Right of Financial Privacy Act of 1978** (12 USC 3401).
- 6) the **public burden** reporting for this collection of information is estimated to average 1 hour per response, including reviewing instructions, searching data sources, gathering information, completing, and reviewing the application. Send **comments** regarding the burden estimate, including suggestions for reducing it, to Office of Management and Budget, Paperwork Reduction Project OMB# 3048-0009, Washington, D.C. 20503.
- g) the exporter, policyholder **and Administrator (if any)** certify that representations made and the facts stated by it in these certifications and its attachments **are true, to the best of its knowledge and belief, and it has not misrepresented or omitted any material facts.** The applicant agrees that such representations and facts shall form the basis of and be incorporated in the Policy, if issued, and that the truth of such representations and facts and the due performance of each and every undertaking contained herein above shall be condition precedent to any liability of Ex-Im Bank thereunder. It further understands that these certifications are subject to the penalties for fraud against the U.S. Government (18USC 1001).

By \_\_\_\_\_ Date: \_\_\_\_\_  
Policyholder's/Administrator's Signature

By \_\_\_\_\_ Date: \_\_\_\_\_  
Exporter's Signature

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
Print Name and Title

**EXPORT-IMPORT BANK OF THE UNITED STATES  
PREVIOUS YEAR'S EXPORT SALES FOR EXPORTER**

**SUMMARY OF TOTAL SHORT-TERM EXPORT SALES  
FOR THE LAST 12 MONTHS (OR LAST CALENDAR YEAR)**

Please check **one** of the following categories. Use separate sheets for **each** category.

☐ Private-Sector  
Buyer Types

☐ Non-Sovereign  
Public-Sector  
Buyer-Types

☐ Sovereign  
Public-Sector  
Buyer-Types

☐ Subsidiaries or  
Affiliates

Note: A "sovereign" buyer is a national government or government entity which carries the full faith and credit of the national government. Many public-sector companies and government agencies do not carry the full faith and credit of their government and are considered "non-sovereign."

| Show figures in thousands of U.S. dollars--\$000 omitted |                            |                             |                              |                                     |              |           |             |              |
|--|----------------------------|-----------------------------|------------------------------|-------------------------------------|--------------|-----------|-------------|--------------|
| Country of Destination                                   | Total Sales Last 12 Months | Confirmed Letters of Credit | Unconfirmed Letter of Credit |                                     | CAD or SD/DP | 0-60 Days | 61-120 Days | 121-180 Days |
|  |                            |                             | Sight L/C                    | Deferred Payment L/C (Specify Term) |              |           |             |              |
|  | \$                         | \$                          | \$                           | \$ _____<br>Term:                   | \$           | \$        | \$          | \$           |
|  |                            |                             |                              | _____                               |              |           |             |              |
|  |                            |                             |                              | _____                               |              |           |             |              |
|  |                            |                             |                              | _____                               |              |           |             |              |
|  |                            |                             |                              | _____                               |              |           |             |              |
|  |                            |                             |                              | _____                               |              |           |             |              |

| Country of<br>Destination | Total Sales<br>Last<br>12 Months | Confirmed<br>Letters of<br>Credit | Sight L/C | Deferred<br>Payment L/C<br>(Specify<br>Term) | CAD<br>or<br>SD/DP | 0-60<br>Days | 61-120<br>Days | 121-180<br>Days |
|---------------------------|----------------------------------|-----------------------------------|-----------|--|--------------------|--------------|----------------|-----------------|
|                           |                                  |                                   |           | _____  |                    |              |                |                 |
|                           |                                  |                                   |           | _____  |                    |              |                |                 |
|                           |                                  |                                   |           | _____  |                    |              |                |                 |
|                           |                                  |                                   |           | _____  |                    |              |                |                 |
|                           |                                  |                                   |           | _____  |                    |              |                |                 |
|                           |                                  |                                   |           | _____  |                    |              |                |                 |
|                           |                                  |                                   |           | _____  |                    |              |                |                 |
| Short-Term                | \$                               | \$                                | \$        | \$   | \$                 | \$           | \$             | \$              |

(Use additional sheets as necessary)

**EXPORT-IMPORT BANK OF THE UNITED STATES**  
SUMMARY OF TOTAL **SHORT-TERM** EXPORT SALES (Umbrella, Bank Deductible Policies)  
**or** TOTAL **ANTICIPATED FINANCED RECEIVABLES** (Financial Institution Supplier Credit Policies - FISC)  
FOR THE **NEXT 12 MONTHS** (OR **NEXT** CALENDAR YEAR)

Please check **one** of the following categories. Use separate sheets for **each** category.

☐ Private-Sector  
Buyer Types

☐ Non-Sovereign  
Public-Sector  
Buyer-Types

☐ Sovereign  
Public-Sector  
Buyer-Types

☐ Subsidiaries or  
Affiliates

Note: A "sovereign" buyer is a national government or government entity which carries the full faith and credit of the national government. Many public-sector companies and government agencies do not carry the full faith and credit of their government and are considered "non-sovereign."

| Show figures in thousands of U.S. dollars--\$000 omitted |   |  |   |                                   |              |           |             |              |
|--|---|--|---|-----------------------------------|--------------|-----------|-------------|--------------|
| Country of Destination                                   | Anticipated Total Sales/Financings Next 12 Months | Confirmed Letters of Credit (N/A FISC) | Unconfirmed Letter of Credit (N/A FISC) |                                   | CAD or SD/DP | 0-60 Days | 61-120 Days | 121-180 Days |
|  |   |  | Sight L/C                               | Deferred Payment L/C Specify Term |              |           |             |              |
|  | \$  | \$                                     | \$                                      | \$ _____<br>Term:                 | \$           | \$        | \$          | \$           |
|  |   |  |   | _____                             |              |           |             |              |
|  |   |  |   | _____                             |              |           |             |              |
|  |   |  |   | _____                             |              |           |             |              |
|  |   |  |   | _____                             |              |           |             |              |
|  |   |  |   | _____                             |              |           |             |              |
|  |   |  |   | _____                             |              |           |             |              |
|  |   |  |   | _____                             |              |           |             |              |
|  |   |  |   | _____                             |              |           |             |              |
|  |   |  |   | _____                             |              |           |             |              |
|  |   |  |   | _____                             |              |           |             |              |
|  |   |  |   | _____                             |              |           |             |              |
| Short-Term Totals  | \$  | \$                                     | \$                                      | \$                                | \$           | \$        | \$          | \$           |

(Use additional sheets as necessary)

# EXPORT-IMPORT BANK OF THE UNITED STATES

## CREDIT AND COLLECTION PROCEDURES QUESTIONNAIRE

(Please use additional pages as needed.)

1. Does your company have a separate department which assesses credit risk?

☐ Yes ☐ No

If yes, how many employees are in the department? \_\_\_\_\_

2. Do the same individuals who assess domestic credit risk also assess foreign credit risks?

☐ Yes ☐ No

3. Please provide the following information on those involved in making foreign credit decisions:

| <u>Name</u> | <u>Title</u> | <u>Years of<br/>Credit<br/>Experience</u> | <u>Years of<br/>Foreign Credit<br/>Experience</u> |
|-------------|--------------|---|---|
| _____       | _____        | _____                                     | _____   |
| _____       | _____        | _____                                     | _____   |
| _____       | _____        | _____                                     | _____   |
| _____       | _____        | _____                                     | _____   |

4. Please provide the authority level for each position having the authority to approve credit limits on new buyers and renew or amend credit limits for existing buyers.

| <u>Title</u> | <u>Department</u> | <u>Authority Level</u> |                        |
|--------------|-------------------|------------------------|------------------------|
|              |                   | <u>New Buyer</u>       | <u>Existing Buyers</u> |
| _____        | _____             | _____                  | _____                  |
| _____        | _____             | _____                  | _____                  |
| _____        | _____             | _____                  | _____                  |
| _____        | _____             | _____                  | _____                  |
| _____        | _____             | _____                  | _____                  |

5. Can anyone overrule the decisions made by employees in the positions identified above?

☐ Yes ☐ No

If yes, please explain: \_\_\_\_\_

6. Please check **one**:

☐ Foreign buyer limits are established for a specified period by the employees in the positions above, with others then having the ability to clear shipments based on those approvals, **or**

☐ Employees in the positions above have to approve each order

7. a) For new foreign buyers or ones you have not extended credit to for over 12 months, at a minimum, what credit information would you require to consider approving a credit limit?

b) How current must this information be? \_\_\_\_\_

c) What general guidelines do you use to evaluate the information? \_\_\_\_\_

8. a) For existing foreign customers, what is the minimum information you would require to consider approving or renewing a credit limit?

\_\_\_\_\_

b) How current must this information be? \_\_\_\_\_

c) What general guidelines do you use to evaluate the information? \_\_\_\_\_

\_\_\_\_\_

9. Do you today have on file current financial information on your top five foreign customers?

☐ Yes ☐ No

10. a) How often are accounts receivable reports generated and reviewed? \_\_\_\_\_

b) What position within the company reviews the reports?

11. When a foreign customer goes past due on an obligation that is not in dispute, what actions do you take within the following time frames to collect:

0 - 30 days past due \_\_\_\_\_

\_\_\_\_\_

31 - 60 days past due \_\_\_\_\_

\_\_\_\_\_

61 - 120 days past due \_\_\_\_\_

\_\_\_\_\_

12. Assuming past dues are not insignificant or dispute related, at what point do you refuse to make further shipments to a past due account:

\_\_\_\_\_

Signature: \_\_\_\_\_

Name (print): \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Company: \_\_\_\_\_



